

**Testimony of Heidi Meyer**  
**Before the Appropriations Committee of the Connecticut Legislature**  
**On Behalf of the Connecticut Fair Housing Center**

Members of the Committee, thank you for the opportunity to tell you why I support funding for the Connecticut Fair Housing Center. My name is Heidi Meyer, and I'm here to ask you to support the Governor's funding request for the Connecticut Fair Housing Center.

I own a home in Lyme, that I now share with my two daughters, my parents, and our two dogs. I had been married for 19 years, when suddenly, in January 2011, my husband left.

After paying our mortgage on time for 18 years, I was faced with my income being cut by 40%, and not knowing how I was going to afford to keep our home.

I worked hard to save my house. I went into mediation, I increased my income, and I was proactive in doing everything that was asked of me. But the bank put obstacles in my path at every turn.

I submitted financial documents to the bank to request a loan modification, but we just kept going around in circles. The bank either wouldn't respond or would keep requesting the same information over and over.

Then my bank refused to speak to me. I'd call to get information, and they advised me they wouldn't talk to me because I was in foreclosure. I'd call the bank's lawyers, but they didn't have the information about my account that I needed, and said I would need to get it from the bank. I felt like my case was slipping through the cracks.

I knew I could afford a modified mortgage payment. But I feared that the bank would never give me a straight answer and I'd end up losing my house no matter what I did.

Then at the end of 2012, I met with an attorney from the Connecticut Fair Housing Center, who came down to my housing counselor in Norwich to hold office hours. She had ideas about what we could do to get an answer from the bank, and I started to feel like there was hope. The attorney submitted a complaint on my behalf and escalated my case to a senior employee at the bank.

Within days, my bank was communicating with me. Before I knew it, the bank had approved me for a loan modification with a monthly payment I could afford. I finally knew I was going to keep my house and that my children would get to grow up in the only home they'd ever known, and my parents who are in their mid 80's, had a place to live out their lives.

Working with the foreclosure prevention attorneys at the Connecticut Fair Housing Center made all the difference for me and my family. Thank you for listening to my story, and please continue to support the Connecticut Fair Housing Center.